

# WISE PAINTING IS WISE SPENDING



*Lead Paints Protect*

## **NO EFFICIENT SUBSTITUTE FOR LEAD PAINT**

**“WE** are satisfied that for outside painting, and for certain kinds of internal painting, there is, at present, **NO EFFICIENT SUBSTITUTE FOR LEAD PAINT.”**

*—Conclusions of the Departmental  
Committee on Industrial Paint.*

## **NO PAINT IS AS EFFECTIVE AS LEAD**

**“FOR** the severe conditions for paint work obtaining in the Naval Service, due to the effects of sea water, sea air, oil, repeated saturations and dryings, traffic, hard wear in and out board, etc., **NO PAINT IS AS EFFECTIVE AS LEAD.”**

*—Admiralty Report to the Home  
Office Departmental Committee  
on Industrial Paint.*



# WISE PAINTING IS WISE SPENDING



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## Foreword



On Guard

OUR newspapers tell almost every day of some fresh financial crisis in some part of the world. Surrounded by an atmosphere of such economic unsettlement the ordinary citizen naturally desires to exercise great discrimination in the spending of his income.

Apart from the first necessities of life, surely the most important claim is the protection of the home. To preserve house property from decay and damage, and consequent fall in value, is manifestly one of the very wisest forms of wise spending.

The decorating trade and the building societies are offering special facilities to house owners so that this vitally important work may not be neglected for lack of ready money. All the indications show that this will be a very busy year in the protection and renovation of property by timely painting.

It is in response to the innumerable enquiries that have been received, asking for information regarding the lasting property of White Lead Paint, that this booklet has been compiled.

*Tinted White Lead Paints can be obtained to suit a wide variety of colour schemes*

# WHY WHITE LEAD PAINT LASTS

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By A USER

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In order to make it clear to the reader why White Lead Paint lasts, it is necessary to describe, in simple language, what paint is and what are the functions which it is called upon to perform.

One of our standard dictionaries tells us that paint is "a substance used in painting"; which is correct, but not very illuminating. The following definition is one of the most complete hitherto suggested :—

"Paint may be defined as a material consisting of particles of solid matter suspended in a liquid or semi-liquid which possesses the property of changing to a solid form when exposed to the air in thin layers, thus producing an adhesive film which decorates and protects the surface to which it is properly applied."

## Functions of Paint

The practice of painting surfaces, particularly those composed of wood, iron and plaster, goes back to the very dawn of history. Men had no sooner begun to build than they found it necessary to protect that which they built from the effects of corrosion and decay. As it was in the beginning so it remains in these days, that the judicious use of paint is one of the most definite economies available to mankind. The cottage, the palace, the industrial building, the ship and the bridge are all alike in this respect, i.e., If they are to endure, they must be protected by painting.

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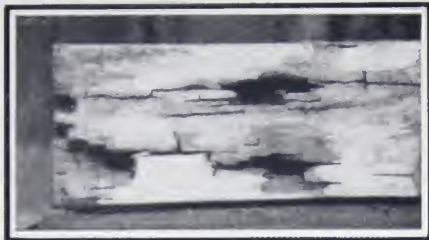
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PROTECTION



*Photograph of a piece of wood painted with White Lead Paint.*

DECAY



*The reverse side of the same piece of wood, showing decay due to non-painting.*

### 1. When Should We Paint ?

All structural surfaces subject to corrosion or decay when exposed to the atmosphere should be well painted before the process of disintegration can begin, and the painting should be repeated at such intervals as may be necessary to maintain a complete protection.

New woodwork and ironwork should be painted at least one coat while in a dry condition in the workshop before fixing. Often we see prepared joinery work, such as doors and windows, being conveyed to and fixed in buildings without any coating of paint. This is a most unwise procedure. The unprotected wood may be rained on and, in any case, absorbs some moisture from the atmosphere, moisture is therefore imprisoned in the timber, is later drawn outward by the heat of the sun, and this is a frequent cause of blistering and the shelling away of paint.

In the case of iron and steel work paint should be applied immediately after the beams, girders, etc., are manufactured and before the process of corrosion has had an opportunity to begin.

### Priming

The first coating with paint of new surfaces is called "priming." Priming coats are the foundation upon which the structure of the paint film is to be built, and, as in actual building, the strength and quality of the foundation is all-important. For reasons which will presently appear, lead paint makes incomparably the best primings.

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After the wood or iron has been built in, or fixed to, the building, additional coats of paint should be applied to complete the protection begun by the preliminary coat or coats. Varying conditions call for different treatments, but, as a general principle, it may be laid down that new wood and iron work exposed to the weather should receive at least three, and preferably four, coats of paint, while on inside work two or three coats are necessary.

### Repainting

As to the periodical repainting of surfaces previously painted, no hard and fast rule can be laid down. Two sets of conditions affect the matter; the first relate to weather, atmospheric impurities, and the amount of wear and tear to which the old paint is subjected; the second concern the old paint itself, its constitution and the manner of its application when it was first applied.

Thus we can only commit ourselves to the general proposition that old surfaces should be repainted at the first sign that the wood, iron or stucco (as the case may be) is likely to become exposed to the air. If, for instance, any portion, even a small patch of wood, iron or stucco is bare of paint, it is a sign not simply that the surface is due for painting, but that it is overdue.

To put the matter briefly, it is an axiom that no part, however small, of any surface which requires the protection of paint should be deprived of that protection for even so short a period as a single day.

### 2. With What Materials Should We Paint ?

We now come to the consideration of the kind of materials used in painting. The variety of such materials is enormous, but all oil paints may be said to consist of four essentials. These are :—

1. The Pigment or Pigments,
2. The Binder,
3. The Thinner,
4. The Drying Agent,

and it is in the correct choice of these four components, their proper amalgamation and their correct proportions for the particular purpose for which they are intended, that the perfect paint consists.

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*A Town house recently decorated  
with White Lead Paint.*

### Driers

Taking them in the reverse order to which they are stated above, it may be said that the drying agent or "drier" has no protective or decorative function to perform. As the name implies, it is added to paint merely to promote the drying of the paint film in a reasonable time.

Speeding up of the drying rate by excessive addition of driers is definitely detrimental to the life of the paint film.

### Thinner

The "Thinner" is used in paint to render it more fluid and to promote ease of application, and in the case of priming, or first coat paints, to ensure adequate penetration. When that has been

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*A good testimonial to the protective qualities and smart appearance given by White Lead Paint.*

done its purpose is served and long before the paint has really started to dry, evaporation of the thinner is practically complete.

For long it was held that nothing could adequately replace genuine turpentine as a paint thinner, but of recent years there has been an increasing use of turpentine substitutes, the principal one being white spirit, which is a petroleum derivative. White spirit of the highest class is practically equal to turpentine for most paint purposes.

Any thinner used in paint should be water white and absolutely free from solid matter, and its rate of evaporation should be similar to that of turpentine.

### Binder

The next thing to consider is the "Binder." This is almost always a vegetable oil, and there are a number of such oils—

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linseed, china wood, poppy, etc., used in paint manufacture. But experience has proved that, because of sufficient supply, reasonable price and general suitability, linseed oil is the most useful.

Linseed oil, which is a "drying" oil, absorbs oxygen from the atmosphere, and thus a chemical and physical change takes place, the oil solidifying and forming an elastic substance which covers the surface to which it has been applied. As will be seen later the quality of elasticity possessed by this substance constitutes a feature of extreme value in the paint film, since, owing to changes of temperature and consequent expansion and contraction of painted surfaces, lack of elasticity gives rise to very serious cracking and peeling. The influence of the pigment on this quality of elasticity, is, therefore, of first importance from the standpoint of the user of paint, and is indeed intimately connected with the main argument of this booklet, *Why White Lead Paint Lasts*.

### Pigment

Of pigments there are an immense number. The value of some of these resides only in their colour, and their purpose is purely decorative. Others, which may be called the basic pigments, possess high protective and durable qualities, although they perform decorative functions also. By far the best known and most widely used of these basic pigments is white lead. It is used, not only for producing white paints, but, with the addition of relatively small quantities of staining pigments, as the basis of most of the coloured paints.

It has often been said that oil is the life of the paint. This will readily be appreciated, for the oil is the substance which binds the pigment down to the surface, and if this binder perishes, no



THE RESULT OF NEGLECT

*Note corrosion and partial collapse of this iron pipe, last painted in 1919, photographed in 1929.*

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### ANOTHER INSTANCE OF NEGLECT

*This greenhouse, photographed in Northumberland in 1929 is, as will be seen, falling to pieces through not being regularly protected by paint.*

pigment, however valuable in itself, can offer further service in protecting the surface.

### White Lead

For many centuries white lead was practically the only white pigment used in paint making. White lead is a compound made from metallic lead, a metal which is itself renowned for the amazing resistance it offers to destructive agents. The ancient Greeks and Romans used white lead, and during all the intervening stages of history since then it has been, as it still remains, the most popular pigment. Other white pigments have been introduced in recent times. Some of them have a certain value for

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*In the Adam style with period ceiling.  
The duck egg green and cream colours  
are specially suitable.*

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particular purposes, but white lead maintains its prestige and general usage for many reasons, some of which may now be stated.

In one respect it is unique. That is the degree in which, in itself, it is durable and protective. An amalgamation of white lead and linseed oil possesses the protective value of both. White lead has, in fact, a remarkable affinity for the oil binder with which, for painting purposes, it is mixed. Shortly after the pigment is first mixed or ground in linseed oil, a direct chemical combination takes place between some proportion of the oil and the white lead. The product of this combination is described by chemists as a lead soap. The presence of this lead soap in the paint not only gives a smooth working quality, but has the effect of maintaining the elasticity of the paint film and increasing its toughness. In a good paint it is highly necessary that each individual particle of the pigment be surrounded by a continuous film of oil, and the affinity of white lead for oil is a valuable factor in producing this most desirable condition in a white lead paint.

### Other Pigments

During the war, when the use of white lead in paint was almost suspended owing to national needs, painters had perforce to use such other white pigments as were available. It was found that in many cases where such pigments were used the decay of the paints was rapid. In some cases there remained for a time a white substance that was illusive and gave the casual impression of an enduring paint film, but on examination this was found to rub off easily as a white powder, and it had no protective value.

### Home Office Report on White Lead Paint

Before the Industrial Paints Committee of the Home Office in 1922 it was stated that White Lead Paint applied to the Quadrangle of Buckingham Palace in 1895 was found in 1921 (twenty-six years after) to be "in a remarkably good condition, its protective qualities remaining unimpaired," while leadless paints, applied to other parts of the Quadrangle in 1913, were found, in 1921, to have "almost entirely disappeared"—the surface being protected only by the Lead Paint applied in 1895.

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*A contemporary style in pale orange incorporating panels. An effect of sunlight particularly suitable for a room which does not get much sun.*

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- 1—For upwards of 100 years British Lighthouses have been protected with White Lead.
- 2—H.M.S. Implacable at sea. (Copyright of The Admiralty). All British warships are painted with Lead Paint.
- 3—The fine Bridge over the River Thames at Blackfriars is repainted with White Lead.
- 4—The Quadrangle, Cambridge, is painted with White Lead.



## WISE SPENDING

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### ALL PROTECTED WITH WHITE LEAD PAINT

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the Dar-  
Sphere").  
protected

of the River  
regularly  
Paints.

ham Palace,  
Paint.

**5**—The iron Buoys around our coasts are protected against rust and decay by White Lead Paint.

**6**—St. Pancras Station. For Railway Stations and other premises exposed to severe conditions White Lead is most suitable.

**7**—Showing a Sentry Box at Buckingham Palace being painted with White Lead Paint.

**8**—The superstructure of The Crystal Palace owes its long life largely to

White Lead Paints. (Photo by The Photochrome Co., Ltd.).

**9**—Thanks to periodical repainting with White Lead Paints the Tower Bridge is adequately protected against decay.

**10**—Day in, day out, through rain, fog, heat and snow, White Lead Paints protect British Locomotives.

**11**—White Lead Paint has proved an important part in preserving Nelson's famous flagship, H.M.S. Victory.

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Whilst many pigments exhibit marked modification in chemical and physical structure within the exposed paint film, the remarkable degree of permanence possessed by lead has two valuable consequences. Not only do White Lead Paints last longer without requiring fresh coatings, but when the time for repainting does come the old paint, always provided it is lead, forms a firm and reliable base for the new.

### Craftsmanship

Lead paints, as every master painter is aware, work with extreme facility under the brush, this to a degree not found in other paints. The ease of working makes for good craftsmanship and the saving of time in application.

It is sometimes said that painters have a "prejudice" in favour of white lead. The correct word is "preference." Every painter knows what the characteristics of white lead are, and what it will do under all kinds of conditions. He knows how to mix it and how to apply it. He knows that under the severest tests it will not let him down. He can identify lead by its weight, its "feel" under the brush, and its behaviour when mixed or on application. It is always the same.

It should be noted that in all painting processes the labour cost is by far the greatest, often amounting to 80 per cent. of the cost. This is an added reason why the materials should be the best of their kind. A paint which is deficient in opacity, or breaks down through inherent defects or under atmospheric conditions is dear at any price. Therefore it is the most real economy to use White Lead Paints, because, in addition to their other qualities, they last.

White Lead has stood the tests of centuries and is still first in providing a tough and elastic film, expanding and contracting in unison with the surface to which it is applied, with changes of temperature.

### Relative Cost of Labour and Material

Let us put the economics of the matter in another way. We have already noted above that when repainting requires to be done the old White Lead Paint forms a firm and reliable base for

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*A Tudor room again with typical oaken ceiling joists, contrasting in charming fashion with the broken white colour of the plaster.*

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the new. A cracked, peeling surface requires to be laboriously removed, involving high labour cost.

Bearing in mind the high proportion of labour to materials in the total cost, it will be seen that the greatest possible saving by the use of lower priced and inferior paint is, in relation to the total cost extremely small. The labour cost of applying such inferior materials is always at least equal to, and often exceeds, that of applying the best. We may take a typical example :—

White Lead Paints properly mixed and applied are used on a job. The costs may approximate to :—

Labour	...	...	£75	0	0
Materials	...	...	£25	0	0
Total			£100	0	0

Assuming the life of the work to be four years, the annual cost is £25.

Alternatively, inferior materials may be used. The maximum possible saving under this head would be £10. We therefore get :—

Labour	...	...	£75	0	0
Materials	...	...	£15	0	0
Total			£90	0	0

But work done with such materials is not likely to last more than two years. In that event the annual cost is £45.

There is nothing exaggerated in an illustration like this. It squares with experience, for the unwisdom of using any paints but the best has been demonstrated in many places and at many times.

### Standard of Purity

If you see the White Lead Symbol (as reproduced here) on the container, you may be sure that the contents are White Lead Paint of the highest possible quality.

In the case of a few dark tinted paints only, the composition is such that it is not permissible to apply the White Lead Symbol: the best guarantee for these



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*A modern scheme of decoration developed in blue and cream, which is much favoured for a bathroom.*

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exceptional cases is, therefore, the reputation of the manufacturer and the merchant.

The London Chamber of Commerce is prepared to examine, free of charge, any sample of White Lead Paint submitted to it, subsequently providing the applicant with a certificate of analysis, saying whether any adulteration is present. Samples and full particulars should be sent to the Secretary, 1, 2 and 3, Oxford Court, London, E.C.4.

### White Lead in Decorative Painting

We have stressed the importance of paint as a protection, but it must not be thought that we are in any way overlooking the standpoint of purely decorative effect. Not only in beauty of texture and surface, but in their adaptability to various artistic forms, White Lead Paints are still unrivalled. For the broken colour effects now so popular, the most ornate stencilled design, the imposition of semi-transparent colours over solid grounds of a different colour, and for both dull and glossy finishes, the craftsman is provided with exactly the material that he needs.

### High Gloss Finishes

There is a considerable demand for high gloss finishes in both exterior and interior decoration. For a high gloss white enamel finish on interiors the preliminary coatings should be of White Lead Paint. This forms an ideal basis for finishing with one coat of enamel undercoating and one coat of gloss enamel. For all other interior high gloss finishes the whole of the paint coatings may be of White Lead Paints, in the required colours. Such coatings are sometimes finished off with a final coat of a suitable varnish.

### Tinted Paints

Practically every shade of colour can be, and is, used on a base of white lead. It is not always realised by the general public how largely white lead is used, not only for the undercoating of decorative work, but as the chief component of the coloured paints with which finished effects are produced. In most of the coloured paints used the actual colouring pigments, or "stainers" as they are often called, form a relatively very small part of the

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*This scheme of orange and brown gives a rather warmer feeling and would be more suitable for a room which gets little sun.*

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total bulk. Hence it is of the first importance to know, when purchasing coloured paints, and particularly the ready mixed varieties coming into such increasing popularity, what is the basic materials used in their composition. If it is white lead, then the buyer may be assured that he is getting a reliable and lasting article.

### Hygiene

Attempts have been made in the past by various parties, not always completely disinterested, to discourage the use of white lead on the ground that it was dangerous to the health of the user. Whatever point there ever was in these contentions is now removed. The simple Government rules, which apply to all painting, now safeguard the painter's health. The danger, incidental to all paint, and particularly to white lead, was the danger of dust caused by the process of dry rubbing down, now replaced by a damp process. These rules make White Lead Paints as safe as any other, whilst superior to all others for economy and durability.

## PAINTING DEFECTS

The defects sometimes seen in painted work are caused either by the use of the wrong materials, or by faulty application.

### Cracking

The use of paints not made from white lead often gives rise to cracking. Some pigments cause excessive hardening of the paint film, which becomes extremely hard and brittle. Cracking then occurs after a comparatively short exposure, moisture finds its way through the cracks, and the surface which the paint was intended to protect is exposed.

Cracking may also be caused by hard or quick drying coats of paint being applied over undercoatings which are oily, or slow drying.

One of the most common causes of cracking is the application of successive coats too quickly. This is fatal to the life of the paint. As previously explained, oil paint dries by the absorption

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of oxygen. The too early application of a second coat largely shuts off the supply of oxygen from the first, and arrests its hardening. Thus we get a progressive hardening of the upper coat while the undercoat remains soft. In such cases cracking is practically inevitable.

### **Blistering**

Another common defect is blistering. There are several causes of this. We have already mentioned that the exposure of unprotected woodwork to the atmosphere causes moisture to be absorbed, and that later this moisture evaporates and lifts up the paint. The same thing may occur if surfaces are painted during damp weather. In this case moisture may be imprisoned between the coats and cause blistering at a later date, both because of the conversion of the moisture into vapour, and because there is no "key" between the coats. Therefore, care should be taken to see that all surfaces are perfectly dry before painting.

### **Chalking**

Painted surfaces are sometimes seen to chalk, that is, to develop a powdery surface that has no protective quality and can be easily rubbed off. Whilst a certain limited chalking is not altogether disadvantageous from the standpoint of preparation of the surface for subsequent repainting, heavy and excessive chalking simply indicates that a rapid disintegration of the paint is taking place. In other words, the oil binder is perishing. When it is recalled that "the oil is the life of the paint" it will be realised that the surface under such conditions is rapidly losing its protective covering. It is, therefore, clear that a paint should be chosen which will provide a film which remains tough and elastic over as long a period as possible. Here again, the inter-relationship of white lead and linseed oil, already described, is seen to be of paramount importance.

### **Corrosion of Iron and Steel**

A further reference to the corrosion of iron and steel may be helpful. It is immensely important that corrosion should not be

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allowed to begin, and this can only be achieved by thorough painting with the right materials immediately after the goods are manufactured, and subsequent repainting before the first applied paint has perished. If corrosion has once begun, it is impossible to arrest it, even by painting, unless every trace of rust is first removed. Painting over the rust is almost useless, as the corrosion goes on under the paint and will subsequently cause scaling.

Vigorous scrubbing with wire brushes will remove loose rust, but it is sometimes necessary to use hammers and scaling tools to remove hard scale. Once an iron or steel surface has been freed from rust and scale, red and white lead paints, properly and sufficiently applied, will afford a complete safeguard against further corrosion.

## SPECIFICATIONS

Specifications for painting work are often of considerable length and complexity.

They are sometimes prepared by Architects, sometimes by the Householder and sometimes by Decorators when tendering. Obviously, the preparation of a complete specification is a task calling for specialised knowledge, and the details will vary with the respective jobs. But it is always wise to include among the general conditions some such clauses as the following :—

1. The whole of the paint shall be composed of hydroxy carbonate of lead (genuine white lead), pure linseed oil, American spirits of turpentine, together with the necessary drier and staining colours.
2. No more drier than is necessary for the proper drying of the paint shall be added to the paint.
3. The oil colours used for staining shall be of the best quality of their respective kinds.

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4. Ample time for hardening shall be allowed between the successive coats of paint.



ROTTING FOR WANT OF PAINT

*Window ledge, privately owned property in London, perishing for want of paint protection.*

5. All surfaces must be thoroughly cleaned and prepared before painting.
6. Each coat of paint, when dry, must be properly smoothed before the application of the next.
7. All cracks in plaster or woodwork to be made good, and all knots in woodwork must be either cut out and stopped or effectively sealed with best shellac knotting.

### The Conclusion of the Whole Matter

We have seen that the painting of perishable structures is a necessity and an economy. The qualities necessary to an ideal paint have been described. It has been shown that the essential elements of a paint are the pigment and the binder; that white lead, by the experience of centuries, has been proved to be the most permanent and useful pigment; that linseed oil is recognised as the best binder; that lead pigments have a remarkable affinity for linseed oil, not possessed by other pigments in anything like the same degree; and that, by the addition of staining colours, White Lead Paints can be adapted to practically every decorative purpose.

Here, then, are the means for enduring workmanship and the most real economy, and this little booklet will have served its purpose if it brings home to owners of all kinds of property the need for protection and the reason "Why White Lead Paint Lasts."

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*Lead Paints Protect*

*Issued by*

WHITE LEAD PUBLICITY BUREAU,  
King's House, 36-37, King Street, London, E.C.2.

Telephone : Metropolitan 1757.

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## *Your painter knows that White Lead Paints do the best work, because :—*

- 1        They provide a tough elastic film which expanding and contracting with the changes in temperature, remains uncracked to the end.
- 2        They adhere to every kind of surface and do not flake off.
- 3        They are first for " body " and opacity, and work easily under the brush.
- 4        They form an ideal base for subsequent repainting, because the protective film remains, and does not have to be removed on redecoration, as do other paints (see Extract *re* Buckingham Palace, page 10).
- 5        The decorator knows them thoroughly, and has no fear, therefore, of his craftsmanship being spoilt by defective material.
- 6        They can be relied upon to preserve your property longer than any other known pigment.

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**PAINTING**

**ON**

**EASY**

**PAYMENT**

**TERMS**



## REPAINTING AND REPAIRING ON EASY PAYMENTS

The purpose of this leaflet is to draw your attention to some of the facilities which are now available to property owners to assist them to finance repainting or repairs.

In addition to the usual channels of finance (such as the Banks, Insurance Companies, etc.) Building Societies throughout the country are prepared to make advances to their members, on very favourable terms, for approved painting and decoration of their houses. They will now do the same to the general public on any unencumbered property.

### *TWO TYPICAL CASES*

The following concrete examples show you the kind of facility that is available for a given set of circumstances where a further advance on an existing mortgage is granted:

A member had his house repainted both inside and outside at a cost of £100. This amount was added to his existing mortgage, and the additional payment which he made to his Society was only 8s. 4d. per month. Another member only had the outside of his house painted, and the cost of this was £25. In this case the same procedure was adopted and his additional monthly payment was only 2s. 1d.

In both these cases the capital amounts advanced were added to the existing mortgage and were not repayable until the original mortgage had been paid off, but Societies are willing to arrange terms for repayment of the principal sum concurrently with the mortgage repayments, if desired. It cannot be too strongly stressed, however, that in both cases the householder had not only the moral value of bright new coats of paint, but the even more solid and practical advantage of having his house properly protected.



Lead Paints Protect

## WHITE LEAD PAINT LASTS



## WHAT YOU HAVE TO DO

If you desire to have your house painted on easy payment terms, you should adopt one of the following alternatives :—

- (1) Ask your decorator to give you an estimate providing for payment by instalments (every decorator in the country has received particulars to enable him to arrange this), and to execute the work with whatever material you may specify.
- (2) Approach one of the Building Societies who will now offer financial assistance for repainting, both to existing members and non-members, on very favourable terms. They will also be able to help with their surveyor's advice.
- (3) Approach your Bank, Insurance Company or local Surveyor, who will tell you where to obtain the information and assistance you require.

It will place you under no obligation and cost you nothing to obtain this useful information about the different "ways and means" of spending wisely to preserve and protect your property.

## WISE SPENDING AND EMPLOYMENT

In the welter of conflicting opinion expressed by economists as to the best way of escape from the grip of the present depression, there stands out one uniform and clear principle agreed by all—that of wise spending. True, there is still some divergence of view, fortunately diminishing, as to public investment—none at all as to wise expenditure by the individual citizen. For we are all driven to recognise that our personal distress arises from the inability of others to command our services or goods, a situation which in turn inevitably reduces our own purchasing power.

It is being increasingly realised that in present circumstances saving may mean the same thing as hoarding, because if banks cannot find an outlet for their deposits, money lies idle, withdrawn from production as from consumption.

## WHITE LEAD PAINT LASTS



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The desire so deeply felt by everyone to do all possible to assist recovery can therefore find practical expression if effect is given to the "Wise Spending" campaign now being started throughout the country.

### ***THE BUILDING SOCIETIES' SCHEME***

Expenditure which results in the maximum amount of productive employment is of the wisest kind, and for this there is no better trade than that of the builder and decorator, since their work enhances the capital value of property. The importance of repairs and decorations in this connection is clearly seen in the statement made by the Minister of Health in the House of Commons on the 7th February, 1933 :

"There was, at this time of the year, a seasonal increase in unemployment in the building trade. It was a remarkable fact that there was also a substantial increase in the figures of approvals of plans for new construction. The moral was that new construction, particularly of small houses, was not one of the biggest factors in making employment in the building trade. **Repairs, maintenance and decorations** were, perhaps, the biggest factor, and it was a remarkable sign of the forward policy of the building societies, that they had announced their willingness to find finance, at low rates, for decorations, repairs and alterations !"

The question, therefore, which we should like our readers to consider, is whether they can help forward the national employment drive by having necessary repairs and decorations carried out forthwith.

### ***DEFERRED PAYMENTS***

Work executed with the best materials is sound for years, and there is no logical reason why the expenses should fall entirely in any one month or year.

A great deal of superficial criticism has been directed against this method of payment. But when capital assets



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such as houses are acquired, deferred payment over ten, fifteen or even twenty years is sound, because the asset is of a permanent character and not normally subject to any substantial depreciation if kept in proper repair.

Those who admit the force of this argument can scarcely look askance at the Building Societies' new scheme, which proposes to finance repainting and repairs on exactly similar lines, since such repainting and repairs obviously go to maintain the value of an existing capital asset.

In present circumstances, however, when large masses of men are unemployed and the productive machinery of the country is half idle, the argument for financing the consumption of goods by deferred payments goes very much further. For monetary income is determined by the extent to which our goods and services are demanded by the community as a whole.

In normal times, if those in receipt of good money incomes refrain from spending and prefer bank savings and investment, the money is nevertheless spent via bank loans to industry generally, wages and salaries are paid, materials purchased, and further means are thus provided for consumption.

### ***WHAT IS THE POSITION TO-DAY?***

But, to-day, the productive system is unable to utilise the monies so saved, since the goods to be produced have no adequate market owing to insufficient consumer demand. The individual is therefore called upon to do what the banks cannot do—create demand and help distribution by wise spending.

### ***PSYCHOLOGY AND THE SLUMP***

Under this heading, we cannot do better than reproduce the leading article which appeared in the "Daily Express" on the 4th February, 1933 :—

#### ***"Paint a Million Houses:***

"We welcome, wholeheartedly, the news that the Building Societies are launching a national scheme for

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lending their immense funds to householders to repaint and repair their property.

"The 'Daily Express,' throughout the whole period of the trade depression, has urged the policy of expansion and spending as the key to revival. We rejoice that the building societies take the same attitude.

"By their scheme many millions of money will be brought into active circulation, with benefit to the wage-earners who will be employed, and to the tradesmen who sell them their goods.

"Not less than the economic advantages which will flow from this activity will be the moral effect of it. It will be the sign of a new stirring throughout the land, and the spirit of the whole people will be lifted up by the sight of our dwellings putting off their old shabbiness and putting on a bright new coat."

## **HOUSE PAINTING IS WISE SPENDING**

That the truth of this saying is accepted by all authorities may be confirmed by the following statements made in recent months by leading members of the Government and other distinguished persons:

The PRIME MINISTER—

"The improvements which the Building Societies are now seeking to encourage represent at once one of the wisest forms of spending, and one of the most prudent investments which can be made at the present time. Nothing could be more uneconomical than to allow property to deteriorate for lack of timely expenditure on painting or repairs; and there must be many houseowners who are conscious that, under the pressure of hard times, they have postponed such expenditure in the recent past for fully long enough."

(Letter to National Association of Building Societies, 3rd February, 1933.)



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Mr. STANLEY BALDWIN—

“ You all know what the idea of that scheme is. It is that WISE SPENDING should take place, and that includes **decorations**, alterations, improvements and modernisation of houses that you already have.”

(Speech at Annual Meeting of Abbey Road Building Society, 27th February, 1933.)

The CHANCELLOR OF THE EXCHEQUER—

“ If my house wants painting and I can afford to spend money upon it, it seems to me it would be wrong for me to abstain from giving the contract and thereby to deprive the painter of his employment.”

(Speech at Birmingham, 22nd October, 1932.)

The MINISTER OF HEALTH—

**No increase in assessment for rates.**

“ The execution of work which is in the nature of maintenance, repairs, or redecoration, is not ordinarily regarded as justifying an increase of assessment.”

(Speech in the House of Commons, 9th February, 1933.)

Sir HAROLD BELLMAN (Chairman of the Public Relations Committee of the National Association of Building Societies).

“ Having regard to the condition of our national trade and industry, it seems clear that we should spend as freely as our circumstances permit, in order to play our part in mitigating the unemployment problem. The only proviso is that we should **spend wisely**.

“ Perhaps you could advantageously undertake repainting. By undertaking modernisation or reconditioning, you increase the comfort of your home and add to its value, and expenditure of this kind undertaken in good time often saves the spending of much larger sums later on.”

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## *Your painter knows that White Lead Paints do the best work, because:—*

- 1      They provide a tough elastic film which expanding and contracting with the changes in temperature, remains uncracked to the end.
- 2      They adhere to every kind of surface and do not flake off.
- 3      They are first for “ body ” and opacity, and work easily under the brush.
- 4      They form an ideal base for subsequent repainting, because the protective film remains, and does not have to be removed on redecoration, as do other paints (see Extract *re* Buckingham Palace, page 10).
- 5      The decorator knows them thoroughly, and has no fear, therefore, of his craftsmanship being spoilt by defective material.
- 6      They can be relied upon to preserve your property longer than any other known pigment.

